

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Deatrice Williams

Debtor(s)

Case No. 15-20496

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/12/2015.
- 2) The plan was confirmed on 10/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/21/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/02/2016, 05/18/2017.
- 5) The case was completed on 06/09/2017.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$20,500.00.
- 10) Amount of unsecured claims discharged without payment: \$31,940.11.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$27,028.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$27,028.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,310.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,310.58
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,620.58

Attorney fees paid and disclosed by debtor: \$690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	1,037.00	825.55	825.55	318.82	0.00
BMO HARRIS BANK NA CONSUMER	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	4,448.00	3,076.91	3,076.91	1,188.26	0.00
CERASTES LLC	Unsecured	4,060.00	3,979.35	3,979.35	1,536.77	0.00
CERASTES LLC	Unsecured	2,892.00	3,041.58	3,041.58	1,174.62	0.00
CERASTES LLC	Unsecured	2,386.00	2,543.48	2,543.48	982.26	0.00
COMENITY BANK	Unsecured	1,465.00	1,599.22	1,599.22	617.60	0.00
COMENITY CAPITAL BANK	Unsecured	784.00	3,672.98	3,672.98	1,418.45	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	358.00	487.47	487.47	188.25	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,158.00	5,213.01	5,213.01	2,013.19	0.00
HC PROCESSING CENTER	Unsecured	2,338.00	2,597.15	2,597.15	1,002.98	0.00
JP MORGAN CHASE BANK NA	Secured	3,453.63	3,453.63	3,453.63	3,453.63	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,636.00	2,757.95	2,757.95	1,065.08	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	878.00	1,021.62	1,021.62	394.54	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,764.00	5,700.14	5,700.14	2,201.32	0.00
PRESENCE HEALTH	Unsecured	NA	3,095.98	3,095.98	1,195.63	0.00
ADVENTIST HEALTH PARTNERS	Unsecured	798.55	NA	NA	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	587.97	NA	NA	0.00	0.00
IC SYSTEM/SPRINT	Unsecured	344.00	NA	NA	0.00	0.00
RECEIVABLES PERFORMANCE MAN	Unsecured	176.00	NA	NA	0.00	0.00
ASSOCIATED RADIOLOGISTS OF JOL	Unsecured	151.27	NA	NA	0.00	0.00
ATG CREDIT/JOLIET RADIOLOGICAL	Unsecured	136.00	NA	NA	0.00	0.00
CHASE RECEIVABLES	Unsecured	669.80	NA	NA	0.00	0.00
ESCALLATE LLC/EMP OF WILL COU	Unsecured	512.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	371.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CRED COLL BUR/ADV HEALTH PART	Unsecured	780.50	NA	NA	0.00	0.00
CRED COLL BUR/ASSOC RADIOLOGI	Unsecured	33.78	NA	NA	0.00	0.00
DENTAL WORKS	Unsecured	316.91	NA	NA	0.00	0.00
DIGESTIVE DISEASE CLINIC OF JOLII	Unsecured	57.30	NA	NA	0.00	0.00
STATE OF ILLINOIS	Secured	0.00	0.00	0.00	0.00	0.00
TD RETAIL CARD SVCS	Unsecured	4,113.00	4,383.10	4,383.10	1,692.69	0.00
US DEPARTMENT OF EDUCATION	Unsecured	9,477.00	5,083.89	5,083.89	1,963.33	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,453.63	\$3,453.63	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,453.63	\$3,453.63	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$49,079.38	\$18,953.79	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,620.58</u>
Disbursements to Creditors	<u>\$22,407.42</u>
TOTAL DISBURSEMENTS :	<u>\$27,028.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/09/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.